



# CONSUMER ALERT

## PROTECT YOURSELF: HOW TO MAINTAIN YOUR PRIVACY

*In 2000, golf sensation Tiger Woods was the victim of identity theft. In 2001, judges from the Ninth Circuit Court of Appeals in San Francisco launched a protest over the use of software monitoring their Internet use. And more recently, some consumers probably found an “opt-out notice” that had been misplaced in a pile of bills. While seemingly unrelated, each of these cases boils down to a matter of privacy. Following are some tips from the National Association of Insurance Commissioners (NAIC) to help consumers protect their privacy.*

### 1. READ THE FINE PRINT

July 1, 2001, was the federally mandated deadline for your financial companies to send you their privacy notices. Your bank, credit card provider, mortgage company and insurers are required to send you detailed accounts of how they use your personal information. This notice may be included in the regular statements you receive from your financial institutions or may be sent in a special mailing. The notices describe how you can “opt out” of having your personal financial information shared with third parties. If you choose not to opt out, you may disclose personal information.

### 2. TAKE A SECOND LOOK

In case you are among the millions of busy Americans who don't read every piece of paper that comes in the mail, don't fear. You have the right to opt out at any time. If you still have your notice, it will detail how the institution may share your information. If you don't want those facts shared, follow the opt-out instructions and return the notification. If you have accidentally tossed your notice, you can request another copy from the company.

### 3. TAKE ACTION

All consumers can be informed, active participants in their financial business. After you've taken the required steps to protect your information, you may still find that you are inundated with solicitations through the mail, on the telephone or on the Internet. As a consumer, you may request that other companies also protect your personal data. The Privacy Rights Clearinghouse, [www.privacyrights.org](http://www.privacyrights.org), has sample letters you can download and modify on your home computer. The letter details how your information is, or is not, to be used. Not all companies have a legal obligation to comply with your request; however, it is your right to ask.

### 4. PREVENT FRAUD FROM CLAIMING YOUR PRIVACY

You are presented the opportunity to protect your information on a regular basis. Here are a few quick ways to keep your information from falling into the wrong hands:

- Shred any documents you receive that contain your personal details before you dispose them, especially if it relates to credit or debit cards.
- If given a choice, consider not using your Social Security number as your driver's license number.
- Review your credit rating annually. If anything unusual appears, ask questions immediately. Don't let inaccurate credit reports go uncorrected.
- If you misplace or lose a credit or debit card, report it as soon as you notice it's missing. Don't assume you will just stumble upon it later.

### 5. GET MORE INFORMATION

Get the latest information on insurance privacy at [www.naic.org](http://www.naic.org). If you believe your insurance privacy has been violated, please contact your state insurance department, since your state may have laws that further protect your privacy. You can link to your state insurance department's Web site by visiting [www.naic.org](http://www.naic.org). Click on “State Insurance Web Sites,” then click on your state.

*The National Association of Insurance Commissioners is a voluntary organization of the chief insurance regulatory officials of the 50 states, the District of Columbia and four U.S. territories. The overriding objectives of state regulators are to protect consumers and help maintain the financial stability of the insurance industry. If you would like more information, please contact the NAIC Communications Department at (816) 842-3600 or send e-mail to [communications@naic.org](mailto:communications@naic.org).*